

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI  
HATTIESBURG DIVISION**

In re:

ALEXIS LEE ALLBROOKS

Debtor(s)

Case No. 19-52458 KMS

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

David Rawlings, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/12/2019.
- 2) The plan was confirmed on 05/06/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/25/2024, 10/07/2024.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/07/2024.
- 5) The case was completed on 04/16/2025.
- 6) Number of months from filing or conversion to last payment: 64.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$24,182.00.
- 10) Amount of unsecured claims discharged without full payment: \$2,283.38.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$89,168.00
Less amount refunded to debtor	\$8.00

**NET RECEIPTS:****\$89,160.00****Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,600.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,831.18
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:****\$8,431.18**

Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
21ST MORTGAGE CORPORATION	Secured	NA	0.00	1,305.54	1,305.54	0.00
21ST MORTGAGE CORPORATION	Secured	33,478.00	33,912.59	0.00	31,455.99	0.00
BANK OF MISSOURI	Unsecured	319.00	367.42	367.42	359.56	0.00
CACH, LLC	Unsecured	1,255.00	4,534.44	4,534.44	4,437.48	0.00
CAVALRY SPV I, LLC	Unsecured	NA	1,191.25	1,191.25	1,165.78	0.00
Chase Card Services	Unsecured	1,277.00	NA	NA	0.00	0.00
CMB FINANCIAL SERVICES, INC.	Secured	500.00	510.00	510.00	0.00	0.00
COMMUNITY CHOICE	Unsecured	480.00	NA	NA	0.00	0.00
Credit One Bank	Unsecured	NA	NA	NA	0.00	0.00
David Rawlings	Unsecured	NA	NA	NA	0.00	0.00
FAMILY CHOICE FINANCIAL, INC	Secured	5,500.00	3,206.38	3,206.38	3,206.38	488.17
Hattiesburg Oral Surge	Unsecured	150.00	NA	NA	0.00	0.00
Jacob Law Group	Unsecured	NA	NA	NA	0.00	0.00
ONEMAIN	Secured	2,553.00	2,757.63	1,890.00	1,890.00	287.75
ONEMAIN	Unsecured	NA	0.00	867.63	849.08	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	591.00	641.69	641.69	627.97	0.00
REGIONAL ACCEPTANCE CORPORAT	Secured	20,508.00	20,833.09	20,833.09	20,833.09	3,171.85
Republic Finance	Secured	4,199.00	NA	NA	0.00	0.00
SUMMIT FINANCIAL	Secured	480.00	NA	NA	0.00	0.00
SUNBELT FEDERAL CREDIT UNION	Secured	29,450.00	NA	NA	0.00	0.00
Thomas Carl Rollins Jr	Unsecured	NA	NA	NA	0.00	0.00
Thomas Smith	Unsecured	NA	NA	NA	0.00	0.00
TOWER LOAN OF LAUREL	Secured	5,367.00	5,965.38	750.00	750.00	114.21
TOWER LOAN OF LAUREL	Unsecured	NA	0.00	5,215.38	5,103.86	0.00
TOWER LOAN OF LAUREL	Unsecured	3,835.00	4,363.89	4,363.89	4,270.58	0.00
U.S. Bankruptcy Court	Unsecured	NA	NA	NA	0.00	0.00
United States Trustee	Unsecured	NA	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	428.00	420.52	420.52	411.53	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$1,305.54	\$32,761.53	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$25,929.47	\$25,929.47	\$3,947.77
All Other Secured	\$1,260.00	\$750.00	\$114.21
<b>TOTAL SECURED:</b>	<b>\$28,495.01</b>	<b>\$59,441.00</b>	<b>\$4,061.98</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$17,602.22</b>	<b>\$17,225.84</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$8,431.18</u>	
Disbursements to Creditors	<u>\$80,728.82</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$89,160.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/06/2025

By: /s/ David Rawlings

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.